

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: BRIAN A BUNCH	§	Case No. 17-bk-13458
DENA M BUNCH	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/16/2017.
- 2) The plan was confirmed on 11/16/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/26/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$99,012.00.
- 10) Amount of unsecured claims discharged without full payment: \$168,430.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 120,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 120,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,855.01	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 9,358.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 11,213.01
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICIA M. MAYER, ESQUIRE	Lgl	0.00	NA	NA	1,855.01	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	9,726.49	9,726.49	8,070.20	0.00
ECMC	Uns	0.00	13,744.37	13,744.37	11,403.88	0.00
ECMC	Uns	0.00	611.32	611.32	507.22	0.00
ECMC	Uns	0.00	8,394.21	8,394.21	6,964.78	0.00
ECMC	Uns	0.00	23,916.22	23,916.22	19,843.58	0.00
QUANTUM3 GROUP LLC	Uns	0.00	1,366.50	1,366.50	1,133.80	0.00
Specialized Loan Servicing LLC	Sec	0.00	40,223.04	40,223.04	0.00	0.00
BECKET & LEE LLP	Uns	0.00	10,294.93	10,294.93	8,541.83	0.00
BANK OF AMERICA	Sec	160,665.00	158,057.45	57.84	57.84	0.00
LVNV FUNDING	Uns	0.00	1,848.20	1,848.20	1,533.47	0.00
LVNV FUNDING	Uns	0.00	6,549.31	6,549.31	5,434.04	0.00
TOYOTA MOTOR CREDIT CORP	Sec	6,340.00	6,149.23	6,149.23	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,438.02	1,438.02	1,193.14	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	751.05	751.05	623.16	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,545.79	1,545.79	1,282.56	0.00
QUANTUM3 GROUP	Uns	0.00	997.98	997.98	997.98	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,840.28	5,840.28	4,845.75	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SYNCHRONY BANK	Uns	0.00	2,785.52	2,785.52	2,311.18	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,393.07	1,393.07	1,155.84	0.00
PATRICIA M. MAYER, ESQUIRE	Lgl	0.00	0.00	0.00	0.00	0.00
SOFI LENDING CORP. C/O Resurgent	Uns	0.00	39,636.32	39,636.32	32,886.74	0.00
DITECH BANKRUPTCY DEPT.	Sec	40,127.00	NA	NA	0.00	0.00
AES/PHEAA	Uns	15,567.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	10,118.00	NA	NA	0.00	0.00
BANK OF A MERICA	Uns	21,018.00	NA	NA	0.00	0.00
BEST BUY	Uns	1,821.00	NA	NA	0.00	0.00
CAPITAL ONE N.A.	Uns	5,406.00	NA	NA	0.00	0.00
CHASE	Uns	14,494.00	NA	NA	0.00	0.00
CITICARDS CBNA	Uns	8,365.00	NA	NA	0.00	0.00
CITIZENS BANK/AES	Uns	917.00	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Uns	948.00	NA	NA	0.00	0.00
DISCOVER FINANCAL SERV.	Uns	9,681.00	NA	NA	0.00	0.00
M &T/AES	Uns	8,518.00	NA	NA	0.00	0.00
MACY'S	Uns	1,418.00	NA	NA	0.00	0.00
NAVIENT	Uns	3,629.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	2,333.00	NA	NA	0.00	0.00
SOFI LENDING CORP	Uns	34,694.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Uns	1,322.00	NA	NA	0.00	0.00
SYNCB/DICKS	Uns	788.00	NA	NA	0.00	0.00
SYNCB KOHLS	Uns	2,957.00	NA	NA	0.00	0.00
SYNCB/LOWES	Uns	954.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Uns	1,372.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 57.84	\$ 57.84	\$ 0.00
Debt Secured by Vehicle	\$ 6,149.23	\$ 0.00	\$ 0.00
All Other Secured	\$ 40,223.04	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 46,430.11	\$ 57.84	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 130,839.58	\$ 108,729.15	\$ 0.00

Disbursements:

Expenses of Administration	\$ 11,213.01	
Disbursements to Creditors	\$ 108,786.99	
TOTAL DISBURSEMENTS:		\$ 120,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/15/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.